

Date of Deposit: December 10, 2007

Our Case No.0113609/002

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
John C. Hiatt, Jr., et al.	)	
	)	Examiner: Jocelyn Greimel
Serial No.: 10/017,040	)	
	)	Group Art Unit No.: 3693
Filing Date: December 6, 2001	)	
	)	
For: Delayed Start Financial	)	
Instrument And Method For	)	
Converting Delayed Start	)	
Financial Instrument To A	)	
Standard Option	)	

**RESPONSE TO NON-COMPLIANT AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In response to the Notice of Non-Compliant Amendment dated November 28, 2007,  
please amend the above-identified patent application as follows:

**The Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 10 of this paper.